



# STATE OF SOUTH CAROLINA DEPARTMENT OF CONSUMER AFFAIRS

## INITIAL MAXIMUM RATE FILING SCHEDULE CONSUMER LOANS

**Mailing Address**  
P.O. Box 5246  
Columbia, SC 29250-5246

S.C. Code Ann. § 37-3-305 (Supp. 1997)  
[www.sccconsumer.gov](http://www.sccconsumer.gov)  
803-734-4253/800-922-1594

**Street Address**  
3600 Forest Drive  
Columbia, SC 29204-4006

Company Name \_\_\_\_\_  
D/B/A \_\_\_\_\_  
Address \_\_\_\_\_  
City/State/Zip \_\_\_\_\_  
Telephone No. ( ) - \_\_\_\_\_

Registration # \_\_\_\_\_ License # \_\_\_\_\_  
County \_\_\_\_\_ Code \_\_\_\_\_

**Category**  
*Indicate the dollar amount for each category  
(Supervised and restricted lenders, see instructions on  
the back)*

1. Unsecured Personal Loans  
1a. \_\_\_\_\_
2. Secured Personal Loans, Non-Real Estate  
2a. \_\_\_\_\_  
2b. \_\_\_\_\_  
2c. \_\_\_\_\_  
2d. \_\_\_\_\_
3. Real Estate Mortgage Loans  
3a. \_\_\_\_\_
4. Open-End (Revolving) Loans  
4a. \_\_\_\_\_
5. All Other Consumer Loans  
5a. \_\_\_\_\_

Maximum Annual Percentage Rate (APR)	
Fixed APR for Loans	Variable APR for Loans

6. Nature or Type of Business: \_\_\_\_\_ Number of S.C. locations: \_\_\_\_\_  
**Multiply the number of S.C. locations by \$40.00.** Indicate fee & check amount \$ \_\_\_\_\_  
If you are filing for more than one location, attach a list with the complete addresses.
7. First Filing? ☐ Yes ☐ No If yes, date business opened \_\_\_\_\_ and have you charged above 18% APR since opening and prior to this filing? ☐ Yes ☐ No
8. Did your annual gross volume of business exceed \$150,000 in the previous calendar year? ☐ Yes ☐ No (Gross volume of business is the amount reported to the Internal Revenue Service)
9. If a variable rate is applicable to one or more of the above categories, indicate the index for calculating changes in the rate and the cap on any increases or decreases in the rate below.

Category	Cap	Explain the index for calculating rate changes
1.		
2.		
3.		

\_\_\_\_\_  
Signature (Officer of Company)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Name of Officer (Print)

The South Carolina Freedom of Information Act may require the South Carolina Department of Consumer Affairs to release a copy of your filing as a Public Record. Personal Identifying Information will be released only if required by law.

**FILING MUST BE RECEIVED BY JANUARY 31 OF EACH YEAR**

## WHO MUST FILE

All consumer credit lenders who wish to charge more than 18% APR must file this form. **\*YOU MUST FILE THIS FORM BY JANUARY 31 OF EACH YEAR. FAILURE TO DO SO WILL LIMIT CONSUMER CREDIT GRANTORS TO A MAXIMUM OF 18% APR.**

**REMIT TO:** Department of Consumer Affairs  
Accounting Division  
P.O. Box 5246  
Columbia, SC 29250-5246

**CHECKS:** [Make payable to S.C. Department of Consumer Affairs](#)

## INSTRUCTIONS

**FILE ORIGINAL, 2 COPIES AND \$40.00 PER LOCATION FILING FEE  
OR FILING WILL BE RETURNED TO YOU**

- Use the mailing address you want the certified copy returned to.
- Your register number will be assigned by the Department of Consumer Affairs on the **first** filing. You must enter it on all subsequent filings.
- Restricted and supervised licensed lenders must include their license number. [\\*See below.](#)
- Consumer Lenders
  1. UNSECURED PERSONAL LOANS; (1A) enter dollar amounts on line one and indicate the APR. If you do not intend to make loans of this type, leave blank and go to line 2. If necessary, attach a second sheet and add the word "continued".
  2. SECURED PERSONAL LOANS, NON-REAL ESTATE (Follow instructions for 1A).
  3. REAL ESTATE MORTGAGE LOANS; designate type e.g. Home Improvement.
  4. OPEN-END (REVOLVING) LOANS; (Follow instructions for 1A).
  5. ALL OTHER CONSUMER LOANS. If a variable rate is applicable, enter this rate in the column provided and explain the index for rate changes on line 9.

**NOTE:** See South Carolina Department of Consumer Affairs Regulation 28-70 for additional information.

**INCOMPLETE OR INCORRECT FILINGS WILL BE RETURNED WITHOUT CERTIFICATION AND A PENALTY MAY BE IMPOSED FOR LATE FILING AFTER JANUARY 31.**

## List of County Codes

01	Abbeville	10	Charleston	19	Edgefield	28	Kershaw	37	Oconee
02	Aiken	11	Cherokee	20	Fairfield	29	Lancaster	38	Orangeburg
03	Allendale	12	Chester	21	Florence	30	Laurens	39	Pickens
04	Anderson	13	Chesterfield	22	Georgetown	31	Lee	40	Richland
05	Bamberg	14	Clarendon	23	Greenville	32	Lexington	41	Saluda
06	Barnwell	15	Colleton	24	Greenwood	33	McCormick	42	Spartanburg
07	Beaufort	16	Darlington	25	Hampton	34	Marion	43	Sumter
08	Berkeley	17	Dillon	26	Horry	35	Marlboro	44	Union
09	Calhoun	18	Dorchester	27	Jasper	36	Newberry	45	Williamsburg
								46	York

[\\*Indicate the dollar amount of each category on lines 1-5 beginning with the smallest amount to be loaned. 0 is not an acceptable dollar amount and figures cannot overlap \(e.g. loans over \\$150 up to \\$600; loans over \\$601 up to \\$1,000\)](#)